

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In Re: §
§
Susan Marie Antley § Case No. 15-09486
§
Debtor §

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 03/17/2015 . The undersigned trustee was appointed on 03/17/2015 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 2,250.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	0.00
Bank service fees	80.00
Other payments to creditors	0.00
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00

Leaving a balance on hand of¹ \$ 2,170.00

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 02/14/2017 and the deadline for filing governmental claims was 02/14/2017 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 562.50 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 562.50 , for a total compensation of \$ 562.50². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 1.38 , for total expenses of \$ 1.38².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 12/15/2018 By: /s/Cindy M. Johnson, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Exhibit A

Case No: 15-09486 PSH Judge: Pamela S. Hollis Trustee Name: Cindy M. Johnson, Trustee
Case Name: Susan Marie Antley Date Filed (f) or Converted (c): 03/17/2015 (f)
341(a) Meeting Date: 04/13/2015
For Period Ending: 12/15/2018 Claims Bar Date: 02/14/2017

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 185 Delmar Dr. Bolingbrook, IL 60440 (Debtor's Residence)	116,792.00	0.00		0.00	FA
2. checking account with - First Merchants bank	3,712.29	3,867.24		2,250.00	FA
3. Used household goods	1,500.00	0.00		0.00	FA
4. Books, CD's, DVD's, Tapes/Records, Family Pictures	50.00	0.00		0.00	FA
5. Necessary wearing apparel	200.00	0.00		0.00	FA
6. Earrings, watch, costume jewelry	200.00	0.00		0.00	FA
7. Term Life Insurance - No Cash Surrender Value	Unknown	0.00		0.00	FA
8. Pension w/ Employer/Former Employer	Unknown	0.00		0.00	FA
9. 1997 Chevrolet Monte Carlo	383.00	0.00		0.00	FA
10. 2005 Hyundai Elantra	1,550.00	0.00		0.00	FA
11. 1 dog and 1 cat	0.00	0.00		0.00	FA
12. 2014 Tax Refund (u)	Unknown	5,052.00		0.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		0.00	Unknown

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values)	\$124,387.29	\$8,919.24	\$2,250.00	\$0.00
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(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Order entered 3/2/18 (doc. 30) resolving trustee's motion to compel: payment plan on funds due for value of the truck and for turnover of debtor's other non-exempt financial assets. Assuming payments are timely, payment plan should be complete by April 2019. Debtor's attorney brought motion to rescind doc. 30 for mutual mistake. Order entered 3/23/18 (doc. 34) reducing total payments to be made. Payments all received. Trustee will file Final Report Shortly.

RE PROP # 2 -- Upon Debtor's motion to vacate payment plan and close case, Debtor agrees to turn over \$2,250.00 would need to be turned over.

RE PROP # 12 -- 2014 tax refund exemption not claimed, but \$3,305.00 was the earned income credit. Resolved to be \$0 due to the estate per agreement of the parties.

Exhibit A

Initial Projected Date of Final Report (TFR): 09/24/2017

Current Projected Date of Final Report (TFR): 01/25/2019

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-09486
Case Name: Susan Marie Antley

Trustee Name: Cindy M. Johnson, Trustee
Bank Name: BOK Financial
Account Number/CD#: XXXXXX0660
Checking

Exhibit B

Taxpayer ID No: XX-XXX1213
For Period Ending: 12/15/2018

Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
02/21/18	2	Susan M. Antley 185 Delmar Drive Bolingbrook, IL 60440	Bank Account and Tax Refund	1129-000	\$275.00		\$275.00
03/19/18	2	Susan M. Antley 185 Delmar Drive Bolingbrook IL 60440	Buy out interest in the estate	1129-000	\$275.00		\$550.00
04/05/18	2	Susan M. Antley 185 delmar Drive Bolingbrook Illinois 06440	Buy out interest in the estate	1129-000	\$1,700.00		\$2,250.00
04/30/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$2,240.00
05/31/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$2,230.00
06/29/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$2,220.00
07/31/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$2,210.00
08/31/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$2,200.00
09/28/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$2,190.00
10/31/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$2,180.00
11/30/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$2,170.00

COLUMN TOTALS	\$2,250.00	\$80.00
Less: Bank Transfers/CD's	\$0.00	\$0.00

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Subtotal	\$2,250.00	\$80.00
Less: Payments to Debtors	\$0.00	\$0.00
Net	<u>\$2,250.00</u>	<u>\$80.00</u>

Exhibit B

Exhibit B

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX0660 - Checking	\$2,250.00	\$80.00	\$2,170.00
	\$2,250.00	\$80.00	\$2,170.00
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$2,250.00		
Total Gross Receipts:	\$2,250.00		

Exhibit C

ANALYSIS OF CLAIMS REGISTER

Case Number: 15-09486

Date: December 15, 2018

Debtor Name: Susan Marie Antley

Claims Bar Date: 2/14/2017

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
100 2100	Cindy M. Johnson 140 S. Dearborn St., Suite 1510 Chicago, Illinois 60603	Administrative		\$0.00	\$562.50	\$562.50
100 2200	Cindy M. Johnson 140 S. Dearborn St., Suite 1510 Chicago, Illinois 60603	Administrative		\$0.00	\$1.38	\$1.38
1 300 7100	American Infosource Lp As Agent For Td Bank, Usa Po Box 248866 Oklahoma City, Ok 73124-8866	Unsecured		\$1,517.00	\$1,643.05	\$1,643.05
2 300 7100	Quantum3 Group Llc As Agent For Moma Funding Llc Po Box 788 Kirkland, Wa 98083-0788	Unsecured		\$4,876.00	\$5,031.63	\$5,031.63
3 300 7100	Capital One, N.A. C O Becket And Lee Llp Po Box 3001 Malvern, Pa 19355-0701	Unsecured		\$49,154.00	\$525.15	\$525.15
Case Totals				\$55,547.00	\$7,763.71	\$7,763.71

Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 15-09486

Case Name: Susan Marie Antley

Trustee Name: Cindy M. Johnson, Trustee

Balance on hand \$ 2,170.00

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Cindy M. Johnson	\$ 562.50	\$ 0.00	\$ 562.50
Trustee Expenses: Cindy M. Johnson	\$ 1.38	\$ 0.00	\$ 1.38

Total to be paid for chapter 7 administrative expenses \$ 563.88

Remaining Balance \$ 1,606.12

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 7,199.83 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 22.3 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	American Infosource Lp As Agent For	\$ 1,643.05	\$ 0.00	\$ 366.53
2	Quantum3 Group Llc As Agent For	\$ 5,031.63	\$ 0.00	\$ 1,122.44
3	Capital One, N.A.	\$ 525.15	\$ 0.00	\$ 117.15

Total to be paid to timely general unsecured creditors \$ 1,606.12

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE